

Information to identify the case:

Debtor 1	<u>Wilbur R. Williams</u>	Social Security number or ITIN	xxx-xx-9909
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lois T. Williams</u>	Social Security number or ITIN	xxx-xx-4914
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-12006-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilbur R. Williams

Lois T. Williams

4/7/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Wilbur R. Williams
 Lois T. Williams
 Debtors

Case No. 13-12006-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 39

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db/jdb	+Wilbur R. Williams, Lois T. Williams, 117 Westbrook Drive, Toms River, NJ 08757-4703
cr	+Vericrest Financial Et Al, 715 Metropolitan Avenue, #150, Oklahoma City, OK 73108-2057
513940424	+CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
513940631	+CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
514020672	+Caliber Home Loans, Inc., c/o Zucker, Goldberg & Ackerman, LLC, 200 Sheffield St, PO Box 1024, Mountainside, NJ 07092-0024
513650227	+Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
513650228	Credit One Bank, PO Box 605000, City Of Industry, CA 91716-0500
513949481	+JPMorgan Chase Bank, National Association, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
513650234	One Main Financial, 175 Monmouth Road Suite 14A, West Long Branch, NJ 07764-1012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Apr 07 2017 22:46:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 07 2017 22:46:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513650230	EDI: HNDA.COM Apr 07 2017 22:28:00 Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829
513694426	EDI: HNDA.COM Apr 07 2017 22:28:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
513650224	+EDI: CAPITALONE.COM Apr 07 2017 22:28:00 Capital One, PO Box 71083, Charlotte, NC 28272-1083
513650225	+EDI: CAPITALONE.COM Apr 07 2017 22:28:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
513779628	EDI: BL-BECKET.COM Apr 07 2017 22:33:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513650226	+EDI: RMSC.COM Apr 07 2017 22:33:00 Care Credit, PO Box 960061, Rlando, FL 32896-0061
513650229	EDI: RCSDELL.COM Apr 07 2017 22:28:00 Dell Financial Services, PO Box 5292, Carol Stream, IL 60197
513959416	EDI: RMSC.COM Apr 07 2017 22:33:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
513650231	+EDI: HFC.COM Apr 07 2017 22:33:00 HSBC Card Services, PO Box 37281, Baltimore, MD 21297-3281
514124184	EDI: JEFFERSONCAP.COM Apr 07 2017 22:33:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
514124185	EDI: JEFFERSONCAP.COM Apr 07 2017 22:33:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
513650232	+EDI: CBSKOHL.S.COM Apr 07 2017 22:28:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
513922898	EDI: RESURGENT.COM Apr 07 2017 22:28:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
513949667	EDI: MERRICKBANK.COM Apr 07 2017 22:28:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
513650233	EDI: MERRICKBANK.COM Apr 07 2017 22:28:00 Merrick Bank, PO Box 30537, Tampa, FL 33630-3537
514872068	EDI: PRA.COM Apr 07 2017 22:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514872069	EDI: PRA.COM Apr 07 2017 22:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
513831754	EDI: PRA.COM Apr 07 2017 22:28:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
513915501	EDI: PRA.COM Apr 07 2017 22:28:00 Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
513709322	+E-mail/Text: bncmail@w-legal.com Apr 07 2017 22:46:33 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513791340	+E-mail/Text: bncmail@w-legal.com Apr 07 2017 22:46:33 TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
513650235	EDI: WTRRN.BANK.COM Apr 07 2017 22:28:00 Target, PO Box 59317, Minneapolis, MN 55459-0317
513650236	EDI: HFC.COM Apr 07 2017 22:33:00 Union Plus Mastercard, PO Box 88000, Baltimore, MD 21288-0001
513650237	+EDI: RMSC.COM Apr 07 2017 22:33:00 Walmart, PO Box 981084, El Paso, TX 79998-1084
513771465	EDI: WFFC.COM Apr 07 2017 22:28:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
513650238	EDI: WFFC.COM Apr 07 2017 22:28:00 Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431
513883890	EDI: ECAST.COM Apr 07 2017 22:28:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
513883889	EDI: ECAST.COM Apr 07 2017 22:28:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTAL: 30

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Total Noticed: 39

Date Rcvd: Apr 07, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
513922879* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
514124186* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302)
514124187* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302,
JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302)
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Vericrest Financial Et Al bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jennifer R. Gorchow on behalf of Creditor Caliber Home Loans, Inc. nj.bkecf@fedphe.com
Joel A. Ackerman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
jackerman@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor JPMorgan Chase Bank, National Association
jackerman@zuckergoldberg.com
Michael Frederick Dingerdisen on behalf of Creditor Caliber Home Loans, Inc.
nj.bkecf@fedphe.com
Patrick Moscatello on behalf of Joint Debtor Lois T. Williams moscatellolaw1@gmail.com,
moscatellolaw2@gmail.com;moscatellolaw2@comcast.net
Patrick Moscatello on behalf of Debtor Wilbur R. Williams moscatellolaw1@gmail.com,
moscatellolaw2@gmail.com;moscatellolaw2@comcast.net

TOTAL: 9